

Information to identify the case:

Debtor 1	Ray Terzich	Social Security number or ITIN xxx-xx-4404
		EIN -----
Debtor 2 (Spouse, if filing)	Mary Kay Terzich	Social Security number or ITIN xxx-xx-5869
		EIN -----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 18-22260-CMB		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ray Terzich

Mary Kay Terzich

4/14/25

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ray Terzich
Mary Kay Terzich
Debtors

Case No. 18-22260-CMB
Chapter 13

District/off: 0315-2
Date Rcvd: Apr 14, 2025

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Ray Terzich, Mary Kay Terzich, 1234 Pocono Street, Pittsburgh, PA 15218-1112
14858084	Disover Bank, c/o Stock & Grimes LP, 21 Yost Blvd., Suite 301, Pittsburgh, PA 15221-5283
14858085	Dollar Bank FSB, 3 Gateway Center West, Pittsburgh, PA 15222
14858086	+ Dollar Bank Visa, P.O. Box 3969, Pittsburgh, PA 15230-3969
14858090	+ Edwin A. Abrahamsen & Associates, 120 North Keyer Avenue, Scranton, PA 18504-9701
14858091	+ FBN Omaha, PO Box 3412, Omaha, NE 68103-0412
14858093	KML Law Group, BNY Mellon Independence Center, 701 Market Street - Suite 5000, New York, NY 10106
14858094	+ LVNV Funding LLC, 120 North Keyser Avenue, Scranton, PA 18504-9701
14858097	+ Nudelman Klemm & Golub, 425 Eagle Rock Avenue, Suite 403, Roseland, NJ 07068-1717
14858099	+ PNC Bank Mortgage Services, PO Box 8703, Dayton, OH 45401-8703

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 15 2025 04:46:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 15 2025 04:46:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/PDF: resurgentbknotifications@resurgent.com	Apr 15 2025 01:19:29	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	+ Email/Text: ebnpwsa@grblaw.com	Apr 15 2025 01:09:00	Pittsburgh Water & Sewer Authority, Goehrung, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
14858078	^ MEBN	Apr 15 2025 01:09:19	Atlantic Credit & Finance Inc., assignee of Capital One, c/o Apotheker & Associates P.C., 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410
14858079	EDI: BANKAMER	Apr 15 2025 04:46:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14886117	+ EDI: BANKAMER2	Apr 15 2025 04:46:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14858080	+ Email/Text: kburkley@bernsteinlaw.com	Apr 15 2025 01:11:00	Bernstein -Burkley, PC, 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14858081	EDI: CAPITALONE.COM	Apr 15 2025 04:46:00	Capital One Bank, P. O. Box 30281, Salt Lake City, UT 84130-0281

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14858082	+ EDI: CAPITALONE.COM	Apr 15 2025 04:46:00	Capital One Bank USA NA, 15000 Capital One Drive, Richmond, VA 23286-0001
14858083	+ EDI: CITICORP	Apr 15 2025 04:46:00	CitiCards CBN, PO Box 6190, Sioux Falls, SD 57117-6190
14858087	EDI: CITICORP	Apr 15 2025 04:46:00	DSNB/Macy's, PO Box 8218, Mason, OH 45040
14880841	EDI: Q3G.COM	Apr 15 2025 04:46:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14894669	+ Email/Text: kburkley@bersteinlaw.com	Apr 15 2025 01:11:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14860616	Email/Text: collecadminbankruptcy@fnni.com	Apr 15 2025 01:09:00	First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
14858092	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Apr 15 2025 01:10:00	Key Bank NA, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14894753	Email/PDF: resurgentbknotifications@resurgent.com	Apr 15 2025 01:20:50	LVNV Funding, LLC its successors and assigns as, assignee of Citibank (South Dakota), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14893776	Email/PDF: resurgentbknotifications@resurgent.com	Apr 15 2025 01:31:25	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14893777	Email/PDF: resurgentbknotifications@resurgent.com	Apr 15 2025 01:19:32	LVNV Funding, LLC its successors and assigns as, assignee of Wells Fargo Financial Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14887804	Email/PDF: resurgentbknotifications@resurgent.com	Apr 15 2025 01:19:32	LVNV Funding, LLC its successors and assigns as, assignee of GE Money Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14894723	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 15 2025 01:20:17	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14858095	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 15 2025 01:19:32	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
14885999	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 15 2025 01:10:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15161551	Email/Text: mtgbk@shellpointmtg.com	Apr 15 2025 01:09:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14858096	^ MEBN	Apr 15 2025 01:09:19	Northstar Capital Acquisition LLC, c/o Apotheker & Associates PC, 520 Fellowship Road, C306, Mount Laurel, NJ 08054-3410
14858098	Email/Text: Bankruptcy.Notices@pnc.com	Apr 15 2025 01:09:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14887466	Email/Text: Bankruptcy.Notices@pnc.com	Apr 15 2025 01:09:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14858612	+ EDI: PRA.COM	Apr 15 2025 04:46:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14868029	+ Email/Text: ebnpeoples@grblaw.com	Apr 15 2025 01:09:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14891200	+ Email/Text: ebnpwsa@grblaw.com	Apr 15 2025 01:09:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101

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14858100 EDI: SYNC

Apr 15 2025 04:46:00 SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024

14887660 Email/Text: BNCnotices@dcmservices.com

Apr 15 2025 01:10:00 UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank National Association
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14858088	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLOON MO 63368-2239, address filed with court;, DSNB/Macy's, PO Box 8218, Mason, OH 45040
14858089	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLOON MO 63368-2239, address filed with court;, DSNB/Macy's, PO Box 8218, Mason, OH 45040

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 16, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 14, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmllawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com
Kenneth Steidl	on behalf of Debtor Ray Terzich julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Kenneth Steidl	on behalf of Joint Debtor Mary Kay Terzich julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bersteinlaw.com btemple@bersteinlaw.com;aepiscopo@bersteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bersteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

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Ronda J. Winnecour

cmecl@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8